

FORM B1						United States Bankruptcy Court Middle District of North Carolina				Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Vandevere, Joseph C. Jr.							Name of Joint Debtor (Spouse) (Last, First, Middle): Vandevere, Wendy P.					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): FKA Wendy M. Puckett					
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-8143							Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-0093					
Street Address of Debtor (No. & Street, City, State & Zip Code): 1195 Earnhardt Rd. Salisbury, NC 28146							Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1195 Earnhardt Rd. Salisbury, NC 28146					
County of Residence or of the Principal Place of Business: Rowan							County of Residence or of the Principal Place of Business: Rowan					
Mailing Address of Debtor (if different from street address): c/o Avery Mitchel Correctional Facility PO Box 608 Spruce Pine, NC 28777							Mailing Address of Joint Debtor (if different from street address): same as above					
Location of Principal Assets of Business Debtor (if different from street address above):												
Information Regarding the Debtor (Check the Applicable Boxes)												
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.												
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank					Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13							
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business					Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.							
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)												
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.											THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors												
Estimated Assets												
Estimated Debts												
Estimated Number of Creditors												
Estimated Assets												
Estimated Debts												

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

Vandevere, Joseph C. Jr.**Vandevere, Wendy P.****Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **None**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joseph C. Vandevere, Jr.Signature of Debtor **Joseph C. Vandevere, Jr.****X** /s/ Wendy P. VandevereSignature of Joint Debtor **Wendy P. Vandevere**

Telephone Number (If not represented by attorney)

October 11, 2005

Date

Signature of Attorney**X** /s/ Robert F. McLaughlin

Signature of Attorney for Debtor(s)

Robert F. McLaughlin 7875

Printed Name of Attorney for Debtor(s)

Robert F. McLaughlin, Attorney at Law

Firm Name

**122 N. Ellis St.
Salisbury, NC 28144**

Address

(704) 633-2020 Fax: (704) 633-4053

Telephone Number

October 11, 2005

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Robert F. McLaughlin**October 11, 2005**

Signature of Attorney for Debtor(s)

Date

Robert F. McLaughlin 7875**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer_____
Social Security Number (Required by 11 U.S.C. § 110(c).)_____
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Middle District of North Carolina

In re **Joseph C. Vandever, Jr.,**
Wendy P. Vandever

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	2,865.00		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		86,592.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			998.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,556.00
Total Number of Sheets of ALL Schedules		28			
Total Assets			2,865.00		
Total Liabilities				86,592.00	

In re **Joseph C. Vandever, Jr.,
Wendy P. Vandever**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	H	0.00
		Cash on hand	W	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct. # 1010122554148 Wachovia Bank	W	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchen appliances	J	10.00
		China/silver	J	60.00
		Den Furniture	J	100.00
		Bedroom furniture	J	100.00
		Dining room furniture	J	75.00
		Television	J	100.00
		Stereo	J	20.00
		VCR	J	50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			

Sub-Total > **615.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Joseph C. Vandever, Jr.,
Wendy P. Vandever**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Clothing	H	150.00
		Clothing	W	100.00
7. Furs and jewelry.		Jewelry	W	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		28.6461 shares - UPS stock	W	Unknown
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Sub-Total > **1,250.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Joseph C. Vandever, Jr.,
Wendy P. Vandever**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Pontiac Bonneville (230K miles)	W	1,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **1,000.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Joseph C. Vandever, Jr.,
Wendy P. Vandever**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	2,865.00

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

91C (4/05)

United States Bankruptcy Court
Middle District of North Carolina

In re **Joseph C. Vandevere, Jr.**
Wendy P. Vandevere

Debtor(s)

Case No. _____
 Chapter **7**

DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS

I, **Joseph C. Vandevere, Jr.**, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(2)(A) and (B), the Laws of the State of North Carolina, and non-bankruptcy federal law.

1. **REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT.** (NCGS 1C-1601(a)(1). Total net value not to exceed \$10,000. Amount of the unused portion of the first \$3,500 may be carried forward to be applied on other property claimed as exempt.)

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. or Lien	Net Value
-NONE-				
		(a) Total Net Value	\$	0.00
		Total Net Exemption	\$	0.00
(b) Unused portion of first \$3,500. (This amount, if any, may be used to claim an exemption in any property owned by the debtor.)			\$	3,500.00

2. **MOTOR VEHICLE.** (NCGS 1C-1601(A)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$1,500 plus any portion desired for use from paragraph 1 (b) above.)

Model, Year Style of Auto	Market Value	Lien Holder(s)	Amt. Lien	Net Value
-NONE-				
(a) Statutory allowance			\$	1,500
(b) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.)			\$	
		Total Net Exemption	\$	0.00

3. **TOOLS OF TRADE OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.00.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
-NONE-				
(a) Statutory allowance			\$	750
(b) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.)			\$	
		Total Net Exemption	\$	0.00

4. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's total net value not to exceed \$3,500 plus \$750 for each dependent, but not to exceed \$3,000 total for all dependents.)

Description of Property	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Bedroom furniture	100.00			100.00
China/silver	60.00			60.00
Clothing	150.00			150.00

Description of Property	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Den Furniture	100.00			100.00
Dining room furniture	75.00			75.00
Kitchen appliances	10.00			10.00
Stereo	20.00			20.00
Television	100.00			100.00
VCR	50.00			50.00

Total Net Value 665.00

- (a) Statutory allowance for debtor \$ 3,500
- (b) Statutory allowance for debtor's dependents: 2 dependents at \$750 each (not to exceed \$3,000 for total dependents) 1,500.00
- (c) Amount from 1 (b) above to be used in this paragraph.
(A part or all of 1 (b) may be used as needed.) _____

Total Net Exemption 407.00

5. **LIFE INSURANCE.** (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company\Policy No.\Name of Insured\Policy Date\Name of Beneficiary
-NONE-

6. **PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS).** (NCGS 1C-1601(a)(7). No limit on value of number of items.)

Description:
-NONE-

7. **DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION:** (NCGS 1C-1601(a)(8). No limit on number or amount.)

- A. \$ -NONE- Compensation for personal injury to debtor or to person whom debtor was dependent for support.
- B. \$ -NONE- Compensation for death of person of whom debtor was dependent for support.

8. **INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE.** (NCGS 1C-1601(a)(9). No limit on number or amount.)

Detailed Description Value
-NONE-

9. **ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE.** (NCGS 1C-1601(A)(2). THE AMOUNT CLAIMED MAY NOT EXCEED THE REMAINING AMOUNT AVAILABLE UNDER PARAGRAPH 1 (b) WHICH HAS NOT BEEN USED FOR OTHER EXEMPTIONS.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Cash on hand	0.00			0.00

- (a) Total Net Value of property claimed in paragraph 9. \$ 0.00
- (b) Total amount available from paragraph 1 (b). \$ 3,500.00
- (c) Less amounts available under paragraph 1 (b) which was used in other paragraphs:
- | | |
|--|--------------------|
| Paragraph 2 (b) | \$ _____ |
| Paragraph 3 (b) | \$ _____ |
| Paragraph 4 (c) | \$ _____ |
| Net Balance Available from paragraph 1 (b) | \$ <u>3,500.00</u> |
| Total Net Exemption | \$ _____ |

10. **OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:****-NONE-**TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT \$ 0.0011. **EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:****-NONE-**TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT \$ 0.00

- 12.
- TENANCY BY THE ENTIRETY.**
- The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(2)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. or Lien	Net Value
-NONE-				
VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT			\$	<u>0.00</u>

- 13.
- THE FOLLOWING TANGIBLE PERSONAL PROPERTY WAS PURCHASED BY THE DEBTOR WITHIN 90 DAYS OF THE FILING OF THE BANKRUPTCY PETITION:**

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
-NONE-				

None of the property listed in paragraph 11 has been included in this Request for Exempt Property. (Tangible personal property purchased within 90 days of the filing of the petition cannot be exempted.)

- 14.
- DESCRIBE BELOW ANY 401(K) PLANS, PENSION PLANS, PROFIT SHARING PLANS, ETC., IN WHICH THE DEBTOR HAS AN INTEREST WHICH ARE NOT LISTED IN DEBTOR'S SCHEDULES OR STATEMENT OF FINANCIAL AFFAIRS OR IN ANY PRECEDING PARAGRAPH OF THIS FORM.**

Detailed Description	Value
-NONE-	

DATE October 3, 2005/s/ Joseph C. Vandevere, Jr.

Joseph C. Vandevere, Jr.

Debtor

United States Bankruptcy Court
Middle District of North Carolina

In re **Joseph C. Vandevere, Jr.**
Wendy P. Vandevere

Debtor(s)

Case No.

Chapter

7

DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS

I, **Wendy P. Vandevere**, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(2)(A) and (B), the Laws of the State of North Carolina, and non-bankruptcy federal law.

1. **REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT.** (NCGS 1C-1601(a)(1). Total net value not to exceed \$10,000. Amount of the unused portion of the first \$3,500 may be carried forward to be applied on other property claimed as exempt.)

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. or Lien	Net Value
-NONE-				
		(a) Total Net Value	\$	0.00
		Total Net Exemption	\$	0.00
(b) Unused portion of first \$3,500. (This amount, if any, may be used to claim an exemption in any property owned by the debtor.)			\$	3,500.00

2. **MOTOR VEHICLE.** (NCGS 1C-1601(A)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$1,500 plus any portion desired for use from paragraph 1 (b) above.)

Model, Year Style of Auto	Market Value	Lien Holder(s)	Amt. Lien	Net Value
1990 Pontiac Bonneville (230K miles)	1,000.00			1,000.00
(a) Statutory allowance			\$	1,500
(b) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.)			\$	
		Total Net Exemption	\$	1,000.00

3. **TOOLS OF TRADE OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$750.00.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
-NONE-				
(a) Statutory allowance			\$	750
(b) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.)			\$	
		Total Net Exemption	\$	0.00

4. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's total net value not to exceed \$3,500 plus \$750 for each dependent, but not to exceed \$3,000 total for all dependents.)

Description of Property	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Bedroom furniture	100.00			100.00
China/silver	60.00			60.00
Clothing	100.00			100.00

Description of Property	Market Value	Lien Holder(s)	Amt. Lien	Net Value
Den Furniture	100.00			100.00
Dining room furniture	75.00			75.00
Jewelry	1,000.00			1,000.00
Kitchen appliances	10.00			10.00
Stereo	20.00			20.00
Television	100.00			100.00
VCR	50.00			50.00

Total Net Value 1,615.00

(a) Statutory allowance for debtor \$ 3,500

(b) Statutory allowance for debtor's dependents: 2 dependents at \$750 each (not to exceed \$3,000 for total dependents) 1,500.00

(c) Amount from 1 (b) above to be used in this paragraph.

(A part or all of 1 (b) may be used as needed.)

Total Net Exemption 1,358.00

5. **LIFE INSURANCE.** (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company\Policy No.\Name of Insured\Policy Date\Name of Beneficiary

-NONE-

6. **PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS).** (NCGS 1C-1601(a)(7). No limit on value of number of items.)

Description:

-NONE-

7. **DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION:** (NCGS 1C-1601(a)(8). No limit on number or amount.)

A. \$ -NONE- Compensation for personal injury to debtor or to person whom debtor was dependent for support.

B. \$ -NONE- Compensation for death of person of whom debtor was dependent for support.

8. **INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE.** (NCGS 1C-1601(a)(9). No limit on number or amount.)

Detailed Description

Value

-NONE-

9. **ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE.** (NCGS 1C-1601(A)(2). THE AMOUNT CLAIMED MAY NOT EXCEED THE REMAINING AMOUNT AVAILABLE UNDER PARAGRAPH 1 (b) WHICH HAS NOT BEEN USED FOR OTHER EXEMPTIONS.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
28.6461 shares - UPS stock	unknown			unknown
Checking Acct. # 1010122554148 Wachovia Bank	100.00			100.00

(a) Total Net Value of property claimed in paragraph 9. \$ 100.00

(b) Total amount available from paragraph 1 (b). \$ 3,500.00

(c) Less amounts available under paragraph 1 (b) which was used in other paragraphs:

Paragraph 2 (b) \$ _____

Paragraph 3 (b) \$ _____

Paragraph 4 (c) \$ _____

Net Balance Available from paragraph 1 (b) \$ 3,500.00
 Total Net Exemption \$ 100.00

10. **OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:**

-NONE-

TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT \$ 0.00

11. **EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:**

-NONE-

TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT \$ 0.00

12. **TENANCY BY THE ENTIRETY.** The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(2)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)	Amt. Mtg. or Lien	Net Value
-NONE-				
VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT			\$	<u>0.00</u>

13. **THE FOLLOWING TANGIBLE PERSONAL PROPERTY WAS PURCHASED BY THE DEBTOR WITHIN 90 DAYS OF THE FILING OF THE BANKRUPTCY PETITION:**

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
-NONE-				

None of the property listed in paragraph 11 has been included in this Request for Exempt Property. (Tangible personal property purchased within 90 days of the filing of the petition cannot be exempted.)

14. **DESCRIBE BELOW ANY 401(K) PLANS, PENSION PLANS, PROFIT SHARING PLANS, ETC., IN WHICH THE DEBTOR HAS AN INTEREST WHICH ARE NOT LISTED IN DEBTOR'S SCHEDULES OR STATEMENT OF FINANCIAL AFFAIRS OR IN ANY PRECEDING PARAGRAPH OF THIS FORM.**

Detailed Description	Value
-NONE-	

DATE October 3, 2005

/s/ Wendy P. Vandevere

Wendy P. Vandevere

Joint Debtor

In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N I F A N Y
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							0.00	

0 continuation sheets attached

In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 11115999 Alltel Communications 4704C South Blvd. Charlotte, NC 28217		H				955.00
Account No. 168FY00073 Asset Acceptance, LLC 7027 Miller Rd. Warren, MI 48092		J				2,768.00
Account No. 0231600106H Behavioral Health Center 501 Billingsly Rd. Charlotte, NC 28211		W				47.00
Account No. 805DC00061 Belk PO Box 190080 Charlotte, NC 28219-0080		J				900.00
Subtotal (Total of this page)						4,670.00

10 continuation sheets attached

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 7045231743587 BellSouth PO Box 972 Brookfield, WI 53008-0972	H	Past due telephone bill				489.00
Account No. 008337911 BellSouth PO Box 1262 Charlotte, NC 28201-1262	H	Past due telephone bill				489.00
Account No. 008602909 Blockbuster Daleco Adjustment Services 1506 Adair Ave. Chattanooga, TN 37412	W	Video services				34.00
Account No. 584842249 Capital Management Services, Inc. 726 Exchange St., Ste. 700 Buffalo, NY 14210	H	Revolving credit account Last charge: > 6 months ago				8,933.00
Account No. 850BB01498 Capital One PO Box 85015 Richmond, VA 23285-5075	J	Revolving credit acct. Last charge:				1,951.00
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,896.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Medical services rendered 2004				
Carolina Hand Center 1928 Randolph Rd., Ste. 208 Charlotte, NC 28207	H					2,484.00
Account No. S0428800160		Medical services rendered in 2004				
Carolinas Medical Center Mercy Hospital PO Box 32861 Charlotte, NC 28232-2861	H					869.00
Account No. 483332		Collection agency for Preferred Cash				
Certified Recovery Systems 6161 Savoy Dr., Ste. 600 Houston, TX 77036	J					410.00
Account No. 4260N00408		Revolving credit acct. Last charge: > 6 months ago				
Chase Manhattan Bank 4915 Independence Pkwy. Tampa, FL 33634	J					3,342.00
Account No. 906BB00040		Revolving credit acct. Last charge: > 6 months ago				
Citi Cards c/o CBS DNA PO B0x 6500 Sioux Falls, SD 57117-6500	J					9,827.00
Sheet no. <u>2</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						16,932.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3216017	H	Utility bill				62.00
City of Charlotte 600 E. 4th St. Charlotte, NC 28202						
Account No.	J	NOTICE ONLY				0.00
Credit Bureau PO Box 26140 Greensboro, NC 27402						
Account No. 735644986	J	Collection agency for Hollywood Video				141.00
Credit Protection Assoc. 1355 Noel Rd., Ste. 2100 Dallas, TX 75240						
Account No. 46DO	J	Collection agency for Rimrock West Apts.				897.00
Credit Service Company PO BOX 20475 Billings, MT 59104						
Account No. 190BB09550	J	Revolving credit acct. Last charge: > 6 months ago				5,694.00
Direct Merchants Bank CC Kierland One 16430 N. Scottsdale Rd. Scottsdale, AZ 85254						
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						6,794.00
Subtotal (Total of this page)						6,794.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6680NO8302 Elan Financial Services PO Box 108 CB Disputes Saint Louis, MO 63166	J	Collection agency for credit card debt				7,682.00
Account No. Employment Security Commission PO Box 26504 Raleigh, NC 27611	J	NOTICE ONLY				0.00
Account No. First Charter Bank 1625 E. Woodlawn Rd. Charlotte, NC 28209	W	Overdraft				613.00
Account No. 6160NO5498 First Premier 900 Delaware S-7 Sioux Falls, SD 57104	J	Revolving credit acct. Last charge: > 6 months ago				473.00
Account No. 513800715537 First Premier Bank 601 S. Minnesota Ave. Sioux Falls, SD 57104	J	Revolving credit acct. Last charge: > 6 months ago				473.00
Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,241.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1885871 Highlights for Children PO Box 269 Columbus, OH 43216-0269	H	Magazine subscription				26.00
Account No. C76566984750 Home Shopping Network PO Box 305249 Nashville, TN 37230	W	Revolving credit acct. Last charge: > 6 months ago				127.00
Account No. 13120002050609551 Juniper Bank 100 S. West St. Wilmington, DE 19801	W	Revolving credit acct. Last charge: > 6 months ago				2,402.00
Account No. NCC0738526 Knowles Dept. Store 9579 South Blvd. Pineville, NC 28134	W	Purchase on account				275.00
Account No. 41425975; 41647851 LabCorp PO Box 2240 Burlington, NC 27216	H	Medical services rendered in 1/2005				478.00
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,308.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 435600174 Mercy Ed PO Box 37905 Charlotte, NC 28237-7905	H	Medical services rendered 12/04				293.00
Account No. 334600182 Mercy Hospital 2001 Vail Ave. Charlotte, NC 28207	H	Medical services rendered in 2003				1,532.00
Account No. 832 476 1740 Metis Bank c/o Avante USA 2950 South Gessner Rd., Ste. 265 ATTN: Jeremy Moss Houston, TX 77063	W	Revolving credit account				5,893.00
Account No. 140634 MRA PO Box 221249 Charlotte, NC 28222-1249	W	Unknown				91.00
Account No. 431196601906 National City Card Services PO Box 1820 Dayton, OH 45401	J	Revolving credit acct. Last charge: > 6 months ago				3,190.00
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 10,999.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 433897XXXX	J					Unknown
National City Mortgage PO Box 1820 Dayton, OH 45401						
Account No. 372CG00851	J					352.00
Newport News PO Box 659705 San Antonio, TX 78265-9705						
Account No. 00355034324231533	H					7,025.00
Nuvell PO Box 242627 Little Rock, AR 72223-0029						
Account No. 000311693691	W					837.00
Presbyterian Hospital PO BOx 65522 Charlotte, NC 28265-5522						
Account No. A19038985	W					45.00
Presbyterherian Pathology 200 Hawthorne Ln. Charlotte, NC 28204						
Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,259.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		NOTICE ONLY				
Rowan County Tax Collector 402 N. Main St. Salisbury, NC 28144	J					0.00
Account No. 906BB05627		Revolving credit acct. Last charge: > 6 months ago				
Sears 7920 NW 110th St. Kansas City, MO 64153-1270	J					Unknown
Account No. 833YC38114		Pay day loan				
Security Check 1733 University Ave., South #4 Oxford, MS 38655	J					Unknown
Account No. 4869		Revolving credit acct. Last charge: > 6 months ago				
Shop NBC 220 West Schrock Rd. Westerville, OH 43081	W					2,720.00
Account No. 5028357		Medical services rendered 3/31/05				
Southwest Anesthesiology Consultants PO Box 36351 Charlotte, NC 28236	W					538.00
Sheet no. <u>8</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						3,258.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1110541178	W	Revolving credit acct. Last charge: > 6 months ago				900.00
The Belk Center, Inc. PO Box 1099 Charlotte, NC 28201-1099						
Account No. 4190-0403-3584-5044	W	Revolving credit acct. Last charge: > 6 months ago				7,100.00
US Bank c/o ER Solution, Inc. PO Box 9004 Renton, WA 98057						
Account No. 0009050313177900001	W	Cellular telephone services				419.00
Verizon Wireless 4553 Winters Chapel Rd. Atlanta, GA 30360						
Account No. 501060414119649	W	Revolving credit acct. Last charge: > 6 months ago				357.00
Wachovia PO Box 13765 Roanoke, VA 24037-3765						
Account No. 155YC01440	W					57.00
Wexler & Wexler 500 W. Madison St., Ste. 2910 Chicago, IL 60661						
Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,833.00

Form B6F - Cont.
(12/03)In re **Joseph C. Vandevere, Jr.,
Wendy P. Vandevere**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 005856373380120332	W	Revolving credit acct. Last charge: > 6 months ago				2,402.00
World Financial Network National Bank c/o Nations Recovery Ctr., Inc. PO Box 48719 Atlanta, GA 30362-1719						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>10</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						2,402.00
Subtotal (Total of this page)						
Total (Report on Summary of Schedules)						86,592.00

In re **Joseph C. Vandever, Jr.,
Wendy P. Vandever**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Joseph C. Vandever, Jr.,** Case No. _____
Wendy P. Vandever

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Joseph C. Vandever, Jr.**
Wendy P. Vandever

Case No. _____

Debtor(s) _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP	AGE
	Son	2
	Son	4
EMPLOYMENT	DEBTOR	SPOUSE
Occupation		Store receiver
Name of Employer	unemployed (imprisoned)	JC Penney
How long employed		Just started
Address of Employer		Statesville Blvd. Salisbury, NC 28147

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ 0.00	\$ 1,115.00
	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 0.00	\$ 1,115.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

	\$ 0.00	\$ 223.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

	\$ 0.00	\$ 223.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 892.00

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance
(Specify) **Social Security Disability**

Pension or retirement income

Other monthly income

(Specify) _____

	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 106.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00

TOTAL MONTHLY INCOME

	\$ 106.00	\$ 892.00
--	------------------	------------------

TOTAL COMBINED MONTHLY INCOME \$ **998.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NOTE: Gross wages are based on 35 hrs./wk. @ \$7.35/hr.**NOTE: Payroll taxes and social security deductions are estimated at 20%**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Rent or home mortgage payment (include lot rented for mobile home)		\$	600.00
Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities:		\$	133.00
Electricity and heating fuel		\$	43.00
Water and sewer		\$	40.00
Telephone		\$	15.00
Other Trash pick-up		\$	0.00
Home maintenance (repairs and upkeep)		\$	100.00
Food		\$	150.00
Clothing		\$	80.00
Laundry and dry cleaning		\$	100.00
Medical and dental expenses		\$	180.00
Transportation (not including car payments)		\$	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health		\$	0.00
Auto		\$	35.00
Other		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	0.00
Other		\$	0.00
Other		\$	0.00
Other		\$	0.00
Alimony, maintenance, and support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other Day care		\$	80.00
Other		\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	1,556.00

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | | | | |
|----|---|------------|----|-----|
| A. | Total projected monthly income | | \$ | N/A |
| B. | Total projected monthly expenses | | \$ | N/A |
| C. | Excess income (A minus B) | | \$ | N/A |
| D. | Total amount to be paid into plan each
_____ | (interval) | \$ | N/A |

**United States Bankruptcy Court
Middle District of North Carolina**

In re Joseph C. Vandever, Jr.
Wendy P. Vandever Debtor(s) Case No. _____
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 11, 2005 Signature /s/ Joseph C. Vandever, Jr.
Joseph C. Vandever, Jr.
Debtor

Date October 11, 2005 Signature /s/ Wendy P. Vandever
Wendy P. Vandever
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(12/03)

**United States Bankruptcy Court
Middle District of North Carolina**

In re **Joseph C. Vandevere, Jr.
Wendy P. Vandevere**

Debtor(s)

Case No. _____
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$0.00	Husband - 2005 (to date)
\$14,331.00	Husband - 2004 - wages - Southern Cabinet; Trott-Ramarion, Inc.
\$20,559.00	Husband - 2003 - wages - Southern Cabinet
\$0.00	Wife - 2005 (to date) - wages
\$239.00	Wife - 2004 - wages - UPS; Trott-Ramarion, Inc.
\$8,132.00	Wife - 2003 - wages - Broodspire National Services

2. Income other than from employment or operation of businessNone
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,060.00	Husband - 2005 (to date) - SS Disability
\$333.00	Wife - 2005 - Work First
\$0.00	Indeterminate amount in Medicaid and WIC benefits

3. Payments to creditorsNone
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None
☒

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachmentsNone
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returnsNone
☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Nuvell PO Box 242627 Little Rock, AR 72223-0029	3/05	2000 Nissan Quest

6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

- None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1150 Providence Church Rd. Salisbury, NC 28146	Joseph C. Vandevere, Jr. and Wendy P. Vandevere	12/04 - 06/05
5301 Furman Place Charlotte, NC 28210	Joseph C. Vandevere, Jr. and Wendy P. Vandevere	12/02 - 12/04

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>October 11, 2005</u>	Signature <u>/s/ Joseph C. Vandevere, Jr.</u> Joseph C. Vandevere, Jr. Debtor
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Date <u>October 11, 2005</u>	Signature <u>/s/ Wendy P. Vandevere</u> Wendy P. Vandevere Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8
(12/03)

United States Bankruptcy Court
Middle District of North Carolina

In re Joseph C. Vandever, Jr. Case No. _____
Wendy P. Vandever Debtor(s) Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

Description
of
Property
-NONE-

Creditor's
Name

Property is
claimed as
exempt

Property will be
redeemed
pursuant to 11
U.S.C. § 722

Debt will be
reaffirmed
pursuant to 11
U.S.C. § 524(c)

Date October 11, 2005

Signature /s/ Joseph C. Vandever, Jr.
Joseph C. Vandever, Jr.
 Debtor

Date October 11, 2005

Signature /s/ Wendy P. Vandever
Wendy P. Vandever
 Joint Debtor

**United States Bankruptcy Court
Middle District of North Carolina**

In re **Joseph C. Vandevere, Jr.
Wendy P. Vandevere**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	1,300.00
Prior to the filing of this statement I have received.....	\$	1,300.00
Balance Due.....	\$	0.00

2. \$ **209.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 11, 2005**

/s/ Robert F. McLaughlin

**Robert F. McLaughlin 7875
Robert F. McLaughlin, Attorney at Law
122 N. Ellis St.
Salisbury, NC 28144
(704) 633-2020 Fax: (704) 633-4053**

**United States Bankruptcy Court
Middle District of North Carolina**

In re Joseph C. Vandever, Jr.
Wendy P. Vandever Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 11, 2005 /s/ Joseph C. Vandever, Jr.
Joseph C. Vandever, Jr.
Signature of Debtor

Date: October 11, 2005 /s/ Wendy P. Vandever
Wendy P. Vandever
Signature of Debtor

Absolute Collection
421 Fayetteville St. Mall, Ste. 600
Raleigh, NC 27601

Absolute Collection Services
421 Fayetteville St. Mall, Ste. 600
Raleigh, NC 27601

Alltel Communications
4704C South Blvd.
Charlotte, NC 28217

Asset Acceptance, LLC
7027 Miller Rd.
Warren, MI 48092

Behavioral Health Center
501 Billingsly Rd.
Charlotte, NC 28211

Belk
PO Box 190080
Charlotte, NC 28219-0080

BellSouth
PO Box 972
Brookfield, WI 53008-0972

BellSouth
PO Box 1262
Charlotte, NC 28201-1262

Blockbuster
Daleco Adjustment Services
1506 Adair Ave.
Chattanooga, TN 37412

Capital Management Services, Inc.
726 Exchange St., Ste. 700
Buffalo, NY 14210

Capital One
PO Box 85015
Richmond, VA 23285-5075

Carolina Hand Center
1928 Randolph Rd., Ste. 208
Charlotte, NC 28207

Carolinas Medical Center
Mercy Hospital
PO Box 32861
Charlotte, NC 28232-2861

CB USA Sears
8725 W. Sahara Ave.
The Lakes, NV 89163

Certified Recovery Systems
6161 Savoy Dr., Ste. 600
Houston, TX 77036

Chase Manhattan Bank
4915 Independence Pkwy.
Tampa, FL 33634

Citi Cards
c/o CBS DNA
PO Box 6500
Sioux Falls, SD 57117-6500

City of Charlotte
600 E. 4th St.
Charlotte, NC 28202

Client Services, Inc.
3451 Harry Truman Blvd.
Saint Charles, MO 63301-4047

CMC Pineville
PO Box 96072
Charlotte, NC 28296-0072

Collections Service Board
500 James Robertson Pkwy.
Nashville, TN 37243

CPS Security
PO Box 23037
Corpus Christi, TX 78403

Credit Bureau
PO Box 26140
Greensboro, NC 27402

Credit Protection Assoc.
1355 Noel Rd., Ste. 2100
Dallas, TX 75240

Credit Service Company
PO BOX 20475
Billings, MT 59104

Direct Merchants Bank CC
Kierland One
16430 N. Scottsdale Rd.
Scottsdale, AZ 85254

Elan Financial Services
PO Box 108
CB Disputes
Saint Louis, MO 63166

Employment Security Commission
PO Box 26504
Raleigh, NC 27611

First Charter Bank
1625 E. Woodlawn Rd.
Charlotte, NC 28209

First Premier
900 Delaware S-7
Sioux Falls, SD 57104

First Premier Bank
601 S. Minnesota Ave.
Sioux Falls, SD 57104

Franklin Collection Service, Inc.
PO Box 3910
Tupelo, MS 38803-3910

Highlights for Children
PO BOX 269
Columbus, OH 43216-0269

Home Shopping Network
PO Box 305249
Nashville, TN 37230

Juniper Bank
100 S. West St.
Wilmington, DE 19801

Knowles Dept. Store
9579 South Blvd.
Pineville, NC 28134

LabCorp
PO Box 2240
Burlington, NC 27216

LDG Financial Services, LLC
4553 Winters Chapel Rd.
Atlanta, GA 30360

Medical Data Systems
645 Walnut St., Ste.5
Gadsden, AL 35901

Medical Revenue Services
645 Walnut St., Ste. 5
Gadsden, AL 35902

Mercy Ed
PO Box 37905
Charlotte, NC 28237-7905

Mercy Hospital
2001 Vail Ave.
Charlotte, NC 28207

Metis Bank
c/o Avante USA
2950 South Gessner Rd., Ste. 265
ATTN: Jeremy Moss
Houston, TX 77063

MRA
PO Box 221249
Charlotte, NC 28222-1249

National City Card Services
PO Box 1820
Dayton, OH 45401

National City Mortgage
PO Box 1820
Dayton, OH 45401

Newport News
PO Box 659705
San Antonio, TX 78265-9705

Nuvell
PO Box 242627
Little Rock, AR 72223-0029

OSI Collection
2005 Executive Dr.
Brookfield, WI 53008-0933

P. Scott Lowery, PC
Attorneys at Law
10375 East Harvard Ave., Ste. 410
Denver, CO 80231

Palmer Reifler & Assoc., PA
PO Box 607774
Orlando, FL 32860-7774

Plaza Recovery Associates
PO Box 2769
New York, NY 10116-2769

Presbyterian Hospital
PO BOX 65522
Charlotte, NC 28265-5522

Presbyterian Pathology
200 Hawthorne Ln.
Charlotte, NC 28204

Professional Recovery
PO Box 51187
Durham, NC 27717-1187

Professional Recovery Consultants
2700 Meridian Pkwy., Ste. 200
Durham, NC 27713-3204

Professional Recovery Consultants, Inc.
2700 Meridian Pkwy., Ste. 200
Durham, NC 27713-2204

Rowan County Tax Collector
402 N. Main St.
Salisbury, NC 28144

Sears
7920 NW 110th St.
Kansas City, MO 64153-1270

Security Check
1733 University Ave., South #4
Oxford, MS 38655

Shop NBC
220 West Schrock Rd.
Westerville, OH 43081

Southwest Anesthesiology Consultants
PO Box 36351
Charlotte, NC 28236

Superior Asset Management
PO Box 5789
Clearwater, FL 33758-5789

The Belk Center, Inc.
PO Box 1099
Charlotte, NC 28201-1099

Transworld Systems
8801 JM Keynes Dr., #300
Charlotte, NC 28262

US Bank
c/o ER Solution, Inc.
PO Box 9004
Renton, WA 98057

Verizon Wireless
4553 Winters Chapel Rd.
Atlanta, GA 30360

Wachovia
PO Box 13765
Roanoke, VA 24037-3765

Wexler & Wexler
500 W. Madison St., Ste. 2910
Chicago, IL 60661

World Financial Network National Bank
c/o Nations Recovery Ctr., Inc.
PO Box 48719
Atlanta, GA 30362-1719